

STATE AND SCHOOL
EMPLOYEES'

Life

AND

Health

P L A N

Know Your Benefits

GOOD NEWS! No Rate Increase for 2015!

We know everyone would like to keep a little more money in their pocket to help with the rising cost of life's necessities. Gas, groceries, health care – everything seems to cost more today than it did yesterday. While we can't help with gas or groceries, your State and School Employees Health Insurance Management Board has worked hard to keep your health care costs as affordable as possible. Working with our contract vendors, we have been able to help manage the costs for medical services while expanding the number of doctors and hospitals available to you in network. As a result, we are happy to announce that your health insurance premiums will not increase July 1, 2015. While we know cost increases can't be avoided indefinitely, we will continue to work hard to ensure that future premium increases are as low as possible to maintain the coverage and provider access you need.

You can help control your health care costs by being a smart consumer. Take time to familiarize yourself with your *Plan Document* (KnowYourBenefits.dfa.ms.gov) to be sure you are getting the full value of your benefits, use emergency rooms only for emergencies, and participate in wellness activities to stay healthy.

Living a healthy lifestyle is one of the most important things you can do to not only keep your health care costs down, but to live longer, be happier, and help reduce stress. Please visit our website at KnowYourBenefits.dfa.ms.gov to learn more about *Motivating Mississippi – Keys to Living Healthy*, the Plan's wellness and health promotion program.

motivating
MISSISSIPPI



keys to living healthy

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Planning For Retirement?

Are you thinking about retirement and what it might look like for you? Are you looking forward to traveling, spending time with the grandkids, playing golf, or working in the garden? Before you retire, you really need to think about more than what country you want to visit or what set of golf clubs to buy. What about your health insurance and life insurance coverage?

Q: Should I keep my current coverage or get an individual health insurance policy?

A: While you may want to remain on the State and School Employees' Health Insurance Plan, there could be other insurance policies and options available to you to consider. When deciding whether to stay on the Plan and/or which policy is best for you, it's important to compare benefits AND the cost for each policy in order to decide which one best fits your needs.

Q: How much life insurance can I keep?

A: You can choose to keep \$5,000, \$10,000, or \$20,000 of life insurance coverage with the Plan when you retire. If you are under 70 years old, you also have the option to apply for additional coverage through Minnesota Life. To learn more about your coverage options, visit our website at www.KnowYourBenefits.dfa.ms.gov.

Q: Will my health insurance benefits stay the same?

A: If you are under 65 years old and not eligible for Medicare, your health insurance benefits in the Plan will stay the same when you retire. Once you are Medicare eligible or are 65 years old or older, Medicare will be treated as your primary coverage and the Plan will be your secondary coverage. The Plan will not provide benefits for your prescription drugs if you are Medicare eligible. You should contact your nearest Medicare office before you retire to determine your eligibility and learn how to enroll.

When you decide to retire, enrolling is easy! Just visit your employer's human resource office to complete the application process at least 31 days before your last day on the job.


Who's your beneficiary?

Do you have a life insurance beneficiary? Do you know who your beneficiary is? It's always a good idea to review who is listed as your beneficiary, especially after you've written or changed your will, or after any other major event in your life such as a birth, marriage, divorce, etc. You can confirm or update your beneficiary information any time night or day by using Minnesota Life's online beneficiary management tool. This tool is available by logging into myBlue at www.myaccessblue.com and clicking on the "My Benefits" tab. If you have any questions or need help setting up your myBlue account, just call (800) 709-7881.

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Scan this code with your smartphone or go to
<http://KnowYourBenefits.dfa.ms.gov>



Tips for a Happy & Healthy Summer

The background image shows two tall, clear glass tumblers filled with water. The glass on the left contains several ice cubes and a sprig of fresh green mint. The glass on the right contains ice cubes and a single, large, ripe red strawberry. In the foreground, on a light-colored wooden surface, there is a halved green lime showing its juicy segments, and several more whole red strawberries. The background is a soft-focus view of a blue swimming pool and a clear sky.

Hydrate! Drink plenty of water before, during and after physical activity to avoid dehydration. For low-calorie flavor, add slices of your favorite fruits like melon, oranges, berries or even mint to a pitcher of water and refrigerate for 2 hours.

Have Fun In The Sun: Wear wide-brimmed hats, always apply water-resistant sunscreen with at least SPF 15 and reapply sunscreen every 2 hours, wear sunglasses that block UVA and UVB rays.

Pile on the Fruits and Veggies: Fresh produce like corn, watermelon, tomatoes, and blueberries are in season all summer long. Take advantage of all the fresh, healthy and delicious choices this summer.

Heat Wave: Seek shade and avoid intense activities between noon and 3 p.m. when the sun is at its strongest. Wear lightweight, light colored clothing and choose light, breathable fabrics like cotton.

Vacation Time! Improve your heart health by taking a vacation to unwind. Vacations can help lower your blood pressure, heart rate, and stress hormones like cortisol, which contributes to belly fat and heart disease.

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Are you shopping for Health Care?

What's the difference

between these X-rays?



One costs
\$85.



The other costs
\$135.



Let's say you're buying a new car. You do extensive research and ask lots of questions, you leave no stone unturned. Now, let's say you are getting an x-ray of your hand. What kind of research do you do? Are those crickets I hear?

Isn't it time you were able to make more informed health care decisions? After all, when it comes to health care, higher cost doesn't always equal higher quality. In fact, higher quality facilities are usually more efficient and less expensive.

This fall the Plan is launching an innovative online tool that will allow you to compare health care costs and quality ratings. Now you'll know what to expect before receiving treatment. You will also be able to see total costs, out of pocket costs, review your past medical expenses and see simple explanations of your health benefits.

The Plan is working with Castlight Health to bring you this new tool that puts you in control of your health care. Stay tuned for more details on when and how to register.